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Loans, Laziness, & God's Heart
Proverbs 6:1-19 Sermon

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Loans (Prov 6:1-5)

As I studied today's passage, Proverbs 6:1-19, I realized it can feel a bit disjointed. Last week we looked at Proverbs 5, the second half of chapter 6, and chapter 7, all of which was about adultery. And here in chapter 6 we encounter loans, laziness, and what God hates. It feels out of place. Trying to force them into one common theme felt a bit like trying to fit a square block through a circle or a triangle. So instead of doing that we're breaking today's passage up into three smaller messages, giving us a chance to reflect on each one a little more individually.

Now this doesn't mean that the author Solomon made a mistake or these Proverbs are in the wrong place. Solomon put them here for a reason, but it can be challenging to understand why. Bernie and I are both writing sermons on Proverbs, he in Worcester and I'm here. And we're both listening to Dr. Bruce Waltke's lectures on Proverbs from BiblicalTraining.org. One of the things Dr. Bruce Waltke did was help translate the book of Proverbs into the New International Version of the Bible, the NIV. So he knows his stuff.

He thinks that just like adultery can lead to financial loss these topics in the first half of chapter six (loans and laziness) can also lead to financial loss (and I think spiritual loss as well). So Solomon put them here "by way of association." He's saying not to commit adultery, because that can ruin you, but also don't give out a loan or be lazy because that can ruin you as well. Now before we jump into our passage let me *pray*.

> *Heavenly Father, help us to understand what you have to say in all three sections of Proverbs 6:1-19 today. As we look at our first topic of loans it seems like they could be something that trap us and ensnare us and we know that you are a God of freedom. Would you grant freedom to our minds and hearts to hear and apply your Word today. Grant us a greater love for you. Amen.*

Our first three verses talk about obligation and risk. They warn us not to enable someone else's debt.

> **Proverbs 6:1-3**
> 1 My son, if you have put up security for your neighbor,
> if you have shaken hands in pledge for a stranger,
> 2 you have been trapped by what you said,
> ensnared by the words of your mouth.
> 3 So do this, my son, to free yourself,
> since you have fallen into your neighbor's hands:
> Go—to the point of exhaustion—
> and give your neighbor no rest! (NIV)

The argument is simple. If you have backed or guaranteed someone else's debt, a friend, neighbor, or stranger, get out! Backing a loan means that you pledge that if they don't repay it on time you will pay for them. Maybe some of us have done this. We've helped a family member purchase a car or house by co-

signing their loan or we've guaranteed debt as part of a business opportunity. Either way you've put up something valuable like your house for collateral. So if they don't pay the bank has the right to take it.

By putting ourselves at risk we have caught ourselves like a wild animal in a trap and we should do everything we can to get free. Go to the one who wrote the loan, the bank or car-dealership or whoever else, and negotiate with them to let you out of the contract. Why get out of guaranteeing their debt?

1. Your reputation is on the line.

Notice the second half of verse one, "…if you have shaken hands in pledge for a stranger…" Why do we shake hands? For the same reason they shook hands. It's an agreement based on mutual trust. I've bought and sold some items on Craigslist and Facebook Marketplace and I often find that people want to shake hands. Although co-signing for someone else's loan might feel like just an act of paperwork we are actually putting our name on the line for someone else. If that person doesn't pay our reputations are hurt.

Dr. Waltke told the story of co-signing a loan for a young woman who wanted to purchase a car. He co-signed but later found out she didn't know that you have to make payments. Her not making payments wrecked his credit score. It impacted his financial reputation.

Now I do want to add that we can put this Proverb into practice in ways that have nothing to do with a loan. If you're putting your name or reputation on the line for anyone, vouching for someone to get a job, supplying a reference, or anything like that, proceed with caution. Today we assume that if someone asks us for a reference we have to give it, but we don't. Why do our reputations matter? As Christians we represent Christ in everything we do. So really, his reputation is on the line. Why else?

2. God repeats himself.

Proverbs is the Word of God. That means God himself is serious about this rule, so serious he repeats himself five more times in the book of Proverbs about not putting up security for a neighbor or stranger.

> **Proverbs 22:26-27**
> 26 Do not be one who shakes hands in pledge
> or puts up security for debts;
> 27 if you lack the means to pay,
> your very bed will be snatched from under you. (NIV) (Proverbs 11:15; 17:18; 20:16; 27:13)

What's the reason here? You shouldn't put anything at risk that you can't afford to lose. So if you can't afford to lose the money or your own car or home or business then stay away. You also don't want to lose the relationship with your family member or friend if they can't pay and default. Money can quickly become an obstacle to loving others like God calls us to do. *God repeats this*.

3. Proverbs are weighty principles.

Remember that Proverbs are principles, not absolutes. That means that although this is the standard you might be able to make a case for offering collateral for someone else's loan in a <u>specific situation or circumstance</u> after much prayer and discernment. One author I read said the only reason you would back a stranger's loan is if you were trying to make money off of them, kind of like gambling. So this passage might not be prohibiting all types of pledges, but risky or greedy investments on someone else's debt.

Now our verse doesn't name family members but neighbors or strangers, so you could make a case that in certain circumstances guaranteeing a family-member's debt is acceptable. But even if that's the case I think it's fair to say that Proverbs generally warns against guaranteeing someone else's debt, no matter the

situation. So if you've already co-signed for a business opportunity, or a family member, or you're thinking about doing this or something similar, really pray about it and get wise counsel. I don't think it's necessarily a sin to co-sign someone's debt, but it is a matter of wisdom, and it could become a sin if done foolishly or because of greed. *Proverbs are weighty principles* that we shouldn't ignore or bypass easily.

4. God provides other ways to help those in need.

Within Israel the people were allowed to give interest-free loans to each other (Exod 22:25). They could only charge interest on loans made to foreigners outside of the covenant community, not to each other (Deut 23:20). In the New Testament Jesus actually says to lend to anyone who wants to borrow from you, even your enemies (Matt 5:42; Luke 6:35). But again, you should only loan the money if you can afford to lose the money. And another option God provides is for us to simply give our money as a gift to those in need. *God provides other ways to help those in need.*

The Bible has a lot to say about money, even lending and co-signing. But it's all centered around loving our neighbor well. We don't want anything to prevent us from loving others the way God intends, freely and wholeheartedly, just like God loves us. *Let's continue in worship.*

Laziness (Prov 6:6-11)

Our next section is a warning not be to be lazy because laziness leads to financial ruin. Solomon drew some of his wisdom from what he saw in nature. He tells the sluggard, someone who is lazy like a slug, to consider the hard-working ant. To be fair I don't know if slugs are lazy but they are slow and slimy which does sound like laziness. Now I can honestly say I feel like ants are a bit of a nuisance. We had ants all over our house earlier this spring and had to get pest control to come out and spray twice to get rid of them.

But did you know that ants are actually amazing creatures? According to National Geographic:

1. "There are over 12,000 ant species worldwide"

One commentary said the type of ants Solomon saw were the harvester ant, which were common in Israel.

2. "Ants are the longest living insects"

They report "the queen ant of one particular species […] can live up to 30 years".

3. "Ants hold the record for the fastest movement in the animal kingdom"

The "trap jaw ant" can close its jaws at 140 miles per hour. These ants are not lazy!

4. "The ant is one of the world's strongest creatures in relation to its size"

They report, "A single ant can carry 50 times its own bodyweight, and they'll even work together to move bigger objects as a group!" There was a science photography contest and one scientist took a picture of an ant holding a weight 100 times its own weight while hanging upside-down from glass. Ants are incredibly hard workers. The BBC reports:

> On average, a single worker ant would take 250 naps each day, with each one lasting just over a minute. That equates to 4 hours and 48 minutes of sleep each day. That also meant that 80 percent of the workforce was awake and active at any one time. - BBC Earth News

Solomon didn't know any of these facts, but he could look at the ground and see how ants were always at work, going here and there and caring bits of leaves and other food to their colonies. Solomon's message is

simple. *If you're a slug, be an ant*. Let me say that again. *If you're a slug, be an ant*. Don't sleep your life away. Work hard. Don't be lazy. Be diligent. Don't waste your life.

It's a real temptation to entertain your life away on Netflix or Youtube or social media. It might not feel like laziness but it can be. In the New Testament Paul talks about the importance of work.

> **1 Thessalonians 4:11b** …make it your ambition to lead a quiet life: You should mind your own business and work with your hands, just as we told you, (NIV)

The Thessalonians must have struggled with their work ethic because Paul writes them again.

> **2 Thessalonians 3:10-13** For even when we were with you, we gave you this rule: "The one who is unwilling to work shall not eat." 11 We hear that some among you are idle and disruptive. They are not busy; they are busybodies. 12 Such people we command and urge in the Lord Jesus Christ to settle down and earn the food they eat. 13 And as for you, brothers and sisters, never tire of doing what is good. (NIV)

That last verse says we're called to work because work itself is good. So a refusal to work is actually a rejection of what is good. We work because we want to do good. This doesn't mean you have to hold a job, but God gives us each a purpose, whether it's a career, volunteering, creating content, parenting, discileship, a ministry of prayer, or something special God has given you. God gives us purpose to work at.

Now what this is not saying is that it's never appropriate to take a break. God gave us a day of Sabbath rest before the fall of humanity just like he gave us six-days of work before the fall, which means both work and rest are good, and we should take a day to rest each week just as we work each week.

Although our Proverb is warning us that if you're lazy you'll probably become poor it's not saying that if you are poor you must be lazy. Some of the hardest working people I know, and I'm sure you know as well, are poor. Christ Jesus himself worked just the right amount, rested just the right amount, and was poor. Why would he do that? Why would he work so hard and yet embrace poverty? For us.

> **2 Corinthians 8:9** For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich. (NIV)

The hardest work of all that Christ did was the work of the cross. By his labors he took away our sin and gave us his perfect work record. So if you confess your laziness (physical and spiritual) and believe in Jesus, he will save you. He will also begin to change you from the inside out into someone who wants to partner with God through work because good work glorifies God. *By his grace Christ can change you from a slug into an ant*.

God's Heart (Prov 6:12-19)

Our final passage today reveals God's heart. Have you ever heard someone say, "I hate that!" Like, "I hate cats!" Usually when you hear someone say something like that it implies that they are not a cat person but a dog person. "I hate cats but I love dogs." Here we catch a glimpse of what God loves by what he hates.

God hates troublemakers.

He hates people who go around and lie and cause problems. Our Proverb calls them "troublemakers" and "villains." Today we might call them busybodies, liars or gossips, con-artists, bullies or… troublemakers. Something is in their heart that they just can't help but complain and turn people against each other. God

promises that his judgment is going to come upon them in an instant unless they repent. He will destroy the troublemakers. But if God hates trouble makers what does he love?

God loves peacemakers.

Jesus said in the Sermon on the Mount:

> **Matthew 5:9**
> Blessed are the peacemakers,
> for they will be called children of God. (NIV)

God hates troublemakers but loves peacemakers. He wants people who aren't trouble-makers but grace-makers, who aren't busybodies, but hard-working bodies, who aren't liars or gossips, but open and honest truth-tellers, who aren't con-artists but artists of beauty, who aren't bullies but show compassion and mercy, who aren't troublemakers but peacemakers. *God hates troublemakers but loves peacemakers*.

Verses 16-19 are a poem that tells us six, no seven things God hates. And when it says the "LORD" here it means Yahweh himself, the special covenant name of God. What does Yahweh hate?

> **Proverbs 6:16-19**
> 16 There are six things the LORD hates,
> seven that are detestable to him:
> 17 haughty eyes,
> a lying tongue,
> hands that shed innocent blood,
> 18 a heart that devises wicked schemes,
> feet that are quick to rush into evil,
> 19 a false witness who pours out lies
> and a person who stirs up conflict in the community. (NIV)

But even as we read this we're supposed to remember back to Proverbs 4:20-27 when the father figure used the body as an object lesson to teach his son to seek the good.

> **Proverbs 4:20-27**
> 20 My son, pay attention to what I say;
> turn your ear to my words.
> 21 Do not let them out of your sight,
> keep them within your heart;
> 22 for they are life to those who find them
> and health to one's whole body.
> 23 Above all else, guard your heart,
> for everything you do flows from it.
> 24 Keep your mouth free of perversity;
> keep corrupt talk far from your lips.
> 25 Let your eyes look straight ahead;
> fix your gaze directly before you.
> 26 Give careful thought to the paths for your feet
> and be steadfast in all your ways.
> 27 Do not turn to the right or the left;
> keep your foot from evil. (NIV)

1. God loves those who want to see his face.

2. God loves those who speak the truth.
3. God loves caring and kind hands.
4. God loves the heart that loves God and neighbor.
5. God loves those who want to walk the path of wisdom.
6. God loves an honest witness.
7. God loves a peacemaker.

Do you think God loves you? If this is his standard then he can't love me because as much as I try to do these things I fail. That's why we need Jesus. So God can love us. Jesus shows the heart of God. His heart is that troublemakers would be transformed into peacemakers through the blood of Jesus Christ. *Christ transformers troublemakers into peacemakers*.

The gospel is that troublemakers like you and me can have a relationship with God because he has made peace with us through his Son. Jesus is the great peacemaker and he invites us to repent and believe in him and by his grace become peacemakers too. *Christ transformers troublemakers into peacemakers*.

Jonathan Romig preached an earlier edition of this sermon at Cornerstone Congregational Church in Westford, MA on August 3rd, 2019 when he served there as pastor. You can download a PDF copy at archive.org or read it online at Substack. Jonathan attended Gordon-Conwell Theological Seminary (GCTS) where he earned his Master of Divinity (M.Div) and Doctor of Ministry (D.Min) degrees.

Discussion Questions

Questions for small groups, Bible studies, or personal devotionals:

1. When does helping someone cross the line from generosity into foolishness? How can we balance biblical generosity with biblical wisdom?
2. Are there areas of life where you've put your name (and God's reputation) on the line without fully considering the potential outcome?
3. What's the difference between rest and laziness in your own life?
4. What does "good work" look like for you in this season?
5. Where do you see yourself tempted to be a troublemaker rather than a peacemaker?
6. What would it look like for you to actively become a peacemaker in a specific relationship or situation you're facing right now?
7. How does the gospel (good news abour Jesus) encourage us as we think about loans, laziness, and God's heart?

Resource Recommendations

Some of the links in this manuscript are affiliate links ("aff link"), which means we get a small percentage if you purchase the resource through the link. We recommend checking out your local library or thrift store.

How To Read Proverbs (affiliate link) by Tremper Longman III

The Book of Proverbs by BibleProject

Free Sermon Notes Worksheet (PDF)

Loans, Laziness, and God's Heart | Proverbs 6:1-19 Sermon by Jonathan Romig

Proverbs Sermon Series

Go through the Proverbs with Jonathan Romig in this sermon series: Everyday Wisdom

Endnotes

Not understanding or obeying God's heart can also lead to spiritual loss and ruin just like adultery.

Proverbs. Being Money-Wise (Part A) by Dr. Bruce Waltke. https://www.biblicaltraining.org/lecture/162143 Accessed 8/1/19.

"While some interpreters name one as the creditor and the other as the debtor, the parallel structure and use of the same preposition in both couplets indicate that the young man is to steer clear of making pledges for anyone, whether close friend or someone less familiar. Strictly speaking, the admonition is not to avoid such entanglements, although that is implied, but to get out of them as soon as possible." Zondervan. Proverbs (The NIV Application Commentary) (p. 186). Zondervan Academic. Kindle Edition.

10 Cool Facts About Ants. https://www.natgeokids.com/nz/discover/animals/insects/ant-facts/ Accessed 8/1/2019.

"The ant is the harvester ant, common in Palestine" Tyndale Commentary. Proverbs 6:6

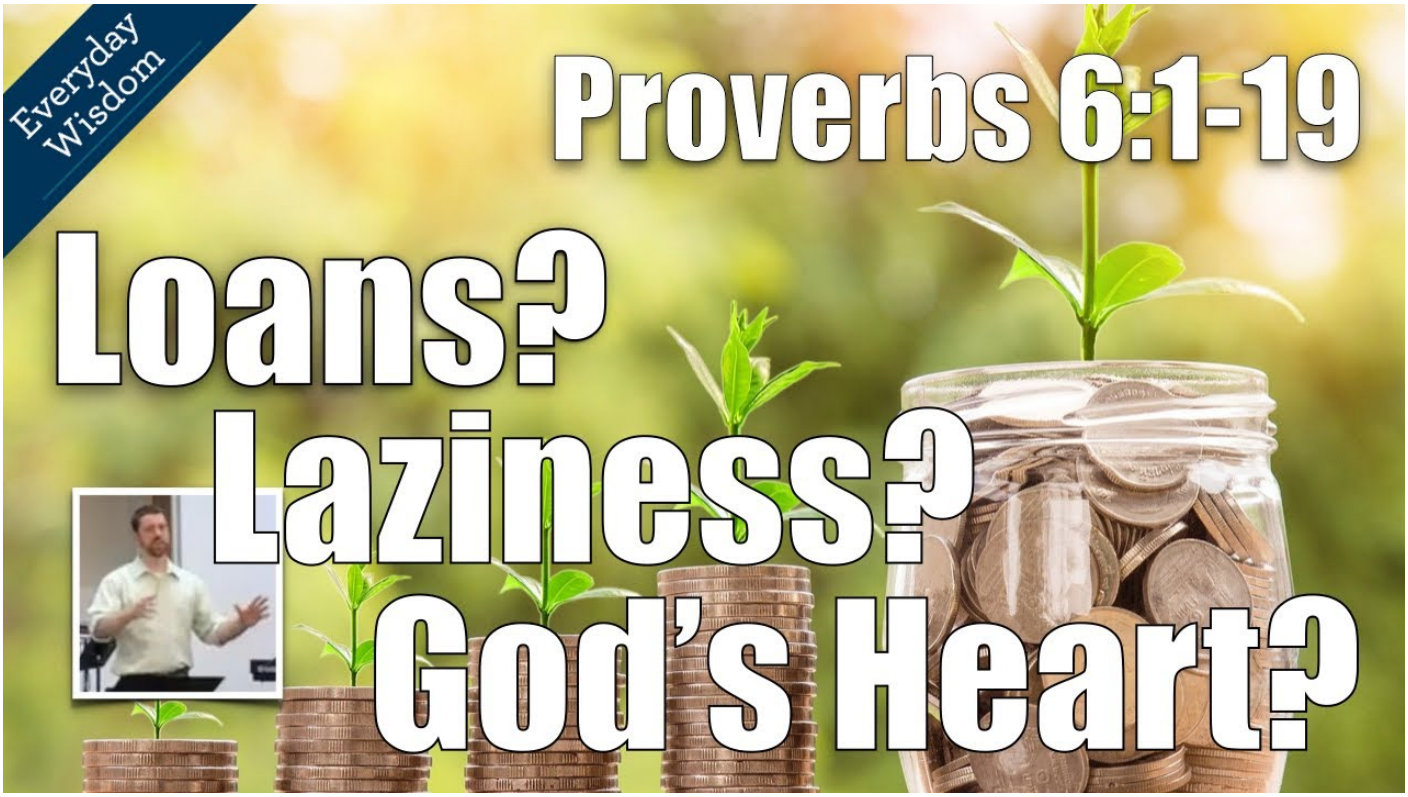
Weightlifting ant is photo winner. BBC News. Published 2/20/2010. http://news.bbc.co.uk/2/hi/uk/8526086.stm Accessed 8/1/2019.

Walker, Matt. *The secrets of ant sleep revealed*. Published 6/17/2009. http://news.bbc.co.uk/earth/hi/earth_news/newsid_8100000/8100876.stm Accessed 8/1/2019.

Aesop's fable of the grasshopper and the ant makes a similar point. The grasshopper plays his fiddle all summer and when winter comes he doesn't have any food but the ants do. http://www.read.gov/aesop/052.html Accessed 8/2/2019.

Disclaimer

This sermon provides biblical and theological perspectives on money and financial decisions. It is not professional financial, legal, or tax advice. For specific financial decisions, please consult qualified financial advisors, tax professionals, or legal counsel who can address your individual circumstances.



You can watch this sermon on YouTube.